

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

|                             |   |                          |
|-----------------------------|---|--------------------------|
| In re Application of:       | ) |                          |
|                             | ) |                          |
| Keira Brooke BARD et al.    | ) | Group Art Unit: 3695     |
|                             | ) |                          |
| Application No. 09/880,777  | ) | Examiner: Ojo O. OYEBISI |
|                             | ) |                          |
| Filed: June 15, 2001        | ) |                          |
|                             | ) |                          |
| For: SYSTEM AND METHODS FOR | ) | Confirmation No. 7834    |
| PROVIDING STARTER CREDIT    | ) |                          |
| CARD ACCOUNTS               | ) |                          |

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

**AMENDMENT WITH REQUEST FOR CONTINUED EXAMINATION**

This Amendment accompanies a Request for Continued Examination (RCE) and responds to the Board of Patent Appeals and Interferences' Decision mailed August 15, 2011, the period for response extending through October 17, 2011 (October 15, 2011, being a Saturday). Please amend the above-identified application as follows:

**Amendments to the Claims** are reflected beginning on page 2 of this paper.

**Remarks/Arguments** begin on page 24 of this paper.